



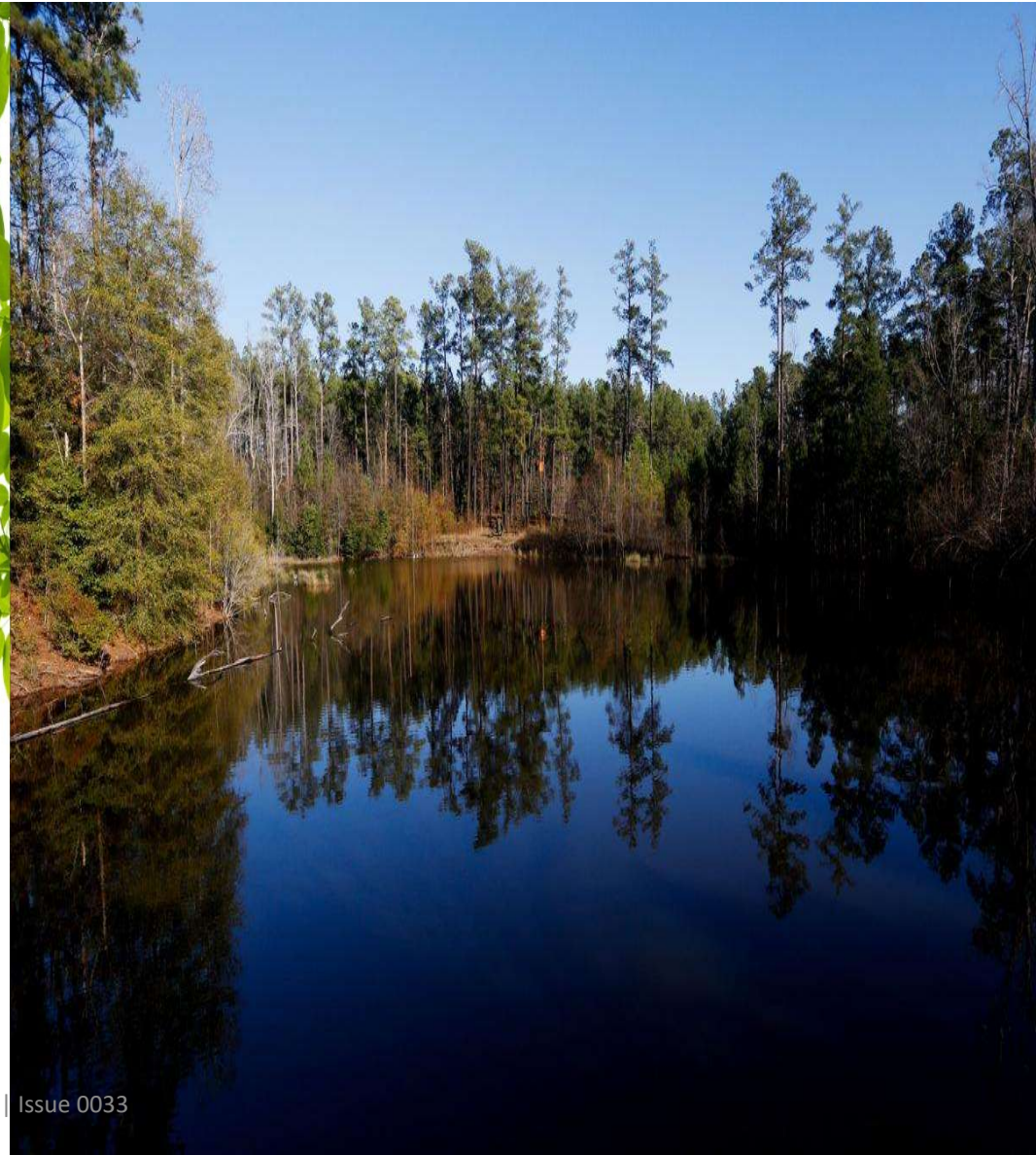
Benefits Newsletter

May 2021



For any Benefits content
questions, contact the SRNS
Service Center at 5-7772
or via email at the [SERVICE-
CENTER@srs.gov](mailto:SERVICE-CENTER@srs.gov).

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May

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2	3	4 Incumbents Guide	5	6	7	1 8
9	10	11	12	13 Benefits and You	14	15
16	17 Vanguard®	18	19 Vanguard®	20	21	22
23	24	25	26	27	28	29
30	31 HOLIDAY					



Health and Welfare

American Stroke Awareness Month

A stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either blocked by a clot or bursts (or ruptures). When that happens, part of the brain cannot get the blood (and oxygen) it needs, so it and brain cells die.

F

Face Drooping

Does one side of the face droop or is it numb? Ask the person to smile. Is the person's smile uneven or lopsided?

A

Arm Weakness

Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

S

Speech

Is speech slurred? Is the person unable to speak or hard to understand? Ask the person to repeat a simple sentence.

T

Time to Call 9-1-1

If the person shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get them to the hospital immediately.

What are the types of stroke?

Stroke can be caused either by a clot obstructing the flow of blood to the brain (called an ischemic stroke) or by a blood vessel rupturing and preventing blood flow to the brain (called a hemorrhagic stroke). A TIA (transient ischemic attack), or "mini stroke", is caused by a temporary clot.

<https://www.stroke.org/en/about-stroke>



Health and Welfare

Qualified Life Events

Qualifying Event for an Employee, Spouse or Dependent

Change in legal marital status	Marriage, death of a spouse, divorce, legal separation, annulment
Change in number of dependents	Birth, adoption, placement for adoption, death of a dependent child, acquisition of a step-child who will reside in your household as the result of a judgment, decree, or order including a Qualified Medical Child Support Order.
Change in employment status	Termination of employment for employee, spouse, or dependent child; Commencement of Employment for employee, spouse or dependent child
Change in work schedule	Permanent reduction or increase in hours by the employee, spouse or dependent child (including a switch between part-time and full-time); a strike or lock-out; Commencement, or return from, an unpaid leave of absence
Change in which a dependent child satisfies or ceases to satisfy the Plan's eligibility requirements	Attainment of Age 26; Any circumstance that qualified or disqualifies the child under the Plan
As related to the Medical Plan	A change due to loss of coverage under a group health plan, Enrollment in Medicare, Medicaid or Tricare, or a special enrollment right due to loss of coverage elsewhere
Newborn	A newborn Child will have coverage upon the date of the Child's birth provided he or she has been enrolled for coverage and the coverage has been paid for under this Plan of Benefits within 60 days after the Child's birth for the Child to have coverage from the date of birth. If a newborn Child is not enrolled within the time frame set forth in the prior sentence, coverage will begin on the date chosen by the Employer and upon the payment of the applicable Premium. You must be enrolled to cover your child.
Dependent children reaching age 26	If SRNS Form OSR 5-200, is not submitted to remove your age 26 dependent, that dependent will automatically be dropped from the Plan at the end of the month in which they turn 26. If this changes your level of coverage, the level will be changed automatically on your behalf.

Employees have 60 days from the date of the event to contact the Service Center to enroll their newly eligible dependent.

It is your responsibility to remove your dependents from the Plan when they no longer meet the Plan eligibility requirements.

More details about Qualified Life Events can be found in the Medical SPD Part 1, page 11:

https://srs.gov.sharepoint.com/sites/HumanResources/Medical/spd_part1.pdf

SRNS employees can contact the Service Center regarding a Qualified Life Event.

Their email address is
Service-Center@srs.gov.

Here is the list of Acceptable Documentation when adding a dependent to insurance:

https://srs.gov.sharepoint.com/sites/HumanResources/Medical/acceptable_dependet.pdf



Health and Welfare

FSA Mobile App!

The AccrueHealth member portal provides you with powerful self-service account access, plus education and decision support tools that help put you in the driver's seat with your healthcare finances.



Ask Emma – the industry's first voice-activated intelligent assistant that provides answers to questions you may have about your benefit account



Access accounts – check balances, view transaction history, and more.



Manage claims – submit new claims, upload receipts, and check claims status.



Track and pay expenses – track medical claims and other expenses, plus pay bills electronically.



Access cards – manage card details, access your PIN, and initiate card replacement for lost or stolen cards.



Receive alerts – view important account messages.



Update your profile – update personal information, including your email and mobile phone.



Simply search AccrueHealth in iTunes or Google Play store, select "Install", and log in online if previously registered or register. Registration requires an employee ID (generally your SSN), employer ID/benefit debit card number, and valid email address to begin.



Retirement Services

The following webinars can help you plan for retirement. Considering joining your plan? Already an investor but want to learn more? Plan to attend any or all of the webinars conducted by Vanguard specialists.

Target-Date Investments: Monday, May. 17, 11 a.m., and 4 p.m.

Timeline to Retirement: Monday, May. 17, 1 p.m.

College Savings (529 Plans): Wednesday, May. 19, 11 a.m.

Target-Date Investments: Wednesday, May. 19, 1p.m.

Create your Plan: Wednesday, May. 19, 4 p.m.

What You Will Learn - No matter what stage of life you are in, these webinars are designed to provide you with tools and resources so you can be ready for your future in retirement.

- **Target-Date Investments:** You will learn what target-date investments are, how they work and how to choose one that may be right for you.
- **Timeline to Retirement:** Participants 3 to 10 years from retirement will review the key benefits and decision points from ages 62 to 72, including Social Security, Medicare, and RMDs.
- **College Savings (529 Plans):** Participants will learn the basics of saving for a child's education through a 529 plan. Different types of funding as well as financial aid will also be discussed. This topic is usually NOT paired with other presentations.
- **Create Your Plan (with Roth):** Learn about the benefits of your plan, best practices for saving and investing, target-date investments and Vanguard's online tools and services. You will also learn the rules, benefits and considerations for Roth after-tax contributions.

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Vanguard Financial Wellness Webinars



Attendees should gain an understanding of what it takes to have a solid financial foundation and practical strategies for achieving short and long-term goals.

Click the Employee Communication for the link to sign up for a webinar!

Note: Participation in these webinars requires your manager's consent. Time used for the webinars are not to be recorded as overtime/additional hours. If you are unable to participate in the webinars, please be assured the content will be uploaded to InSite the week following the provided dates.





Disability

Expecting a child? Check out some of these programs for new parents.

Maternity Leave & Disability: Expecting a child? Maternity Leave for childbirth is covered under the Short-Term Disability Plan. Contact Disability Case Management (5sick@srs.gov or 5sick (725-7425), option 4) once your child is born. The date of delivery will start your 40 hour waiting period (if the birth occurs on a scheduled work day).

FMLA: If you need time away from work for the birth/adoption of a child, the Family & Medical Leave Act (FMLA) is there to help. The law allows you a maximum of 480 hours away from work, while protecting your job. However, at SRNS, a maximum of 600 hours is available. (If both parents work for SRNS, a combined total of 600 hours is allowed.) In order to be eligible, you must be employed by SRNS for 12 months and worked 1,250 hours. You may use TimeBank or take the hours off unpaid. Note that FMLA time runs concurrently with STD time. For more information on the FMLA program, call 5sick (725-7425), option 1.



Insurance & Beneficiaries: Don't forget to add the child to your insurances. Complete form OSR 5-200 within 60 days of the child's birth and provide that, along with the birth certificate, to the Service Center. Questions can be directed to the Service Center at 5-7772 or service-center@srs.gov. You may want to consider adding the child as a beneficiary to your SIP and Life Insurance as well. These changes can be made online, on the TransAmerica and Prudential websites.

Informing Site Medical of Your Pregnancy: View the 5B Manual, regarding the responsibilities of Pregnant Workers (Procedure 1-4, General Human Resources Program, Section 5.22, Pregnant Workers). <https://www.srs.gov/msd/5b/n1-4.pdf>

Breastfeeding Support Through BlueCare on Demand: Free virtual visits with a Board-Certified Lactation Consultant are available through BCBS. Breastfeeding support offers information on common issues associated with breastfeeding a new child. Visit "BlueCareonDemandSC.com" to register and utilize the service. For more information on the Breastfeeding Support Program, click here: http://web.srs.gov/hr/wellness/breastfeeding_support.pdf.

Lactation Rooms: Wellness/Lactation rooms are available throughout the Site for nursing mothers' privacy and convenience. Click here for locations: http://web.srs.gov/workplace/assets/wellness_rooms.pdf.

Health Coaching: BlueCross BlueShield offers free health coaching, with a maternity management program. The program addresses pre-conception, maternity, and postpartum care. Employees can contact the BCBS health coaching hotline on 855-838-5897, option 2.

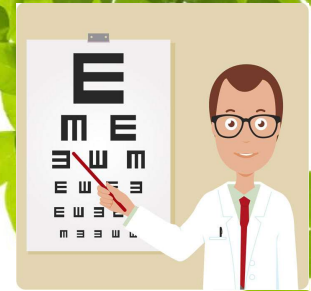


Benefits Spotlight

The importance of vision insurance...

VISION BENEFITS GIVE YOU IMPORTANT HEALTH INSIGHTS BEYOND HELPING WITH VISION CORRECTION

With a comprehensive vision exam, it may be easier to find serious eye and general health conditions like diabetes, high blood pressure, high cholesterol, glaucoma and cataracts sooner.¹ With a clear view of blood vessels, arteries and nerves, our eyes give doctors a unique window into the human body and insights into our overall health.



DID YOU KNOW...

5.3 million U.S. adults have diabetic retinopathy, which is the #1 cause of blindness in Americans 18 and older ³

50,000 people lose their sight each year even though half of all cases of blindness can be prevented with proper care ⁴

85% of adults want vision care coverage ⁵

91% of consumers view vision benefits as important or very important ⁶



WHEN EMPLOYEES BENEFIT, SO DO EMPLOYERS

With early diagnosis, conditions can be treated more quickly — and oftentimes more cost effectively — leading to happier, healthier employees and lower healthcare expenses. In fact, employers can save \$8 billion annually in lost productivity resulting from the need to treat chronic illnesses.² That breaks down into a \$7 gain for every \$1 invested in vision coverage. Bottom line? When you take care of your employees' overall health with the help of vision benefits, everyone wins.

Click here to watch our Eye Care Tip video!

https://srsgov.sharepoint.com/sites/HumanResources/Vision/eye_care.mp4